

STATE MS.-DE SOTO CO.  
FILED  
JAN 17 1 33 PM '01APPOINTMENT OF SUBSTITUTE TRUSTEESTATE OF MISSISSIPPI  
COUNTY OF DESOTOBK. 1281 PG. 195  
WIT. CLK.

By virtue of the authority vested in the beneficiary by that certain Deed of Trust made and executed by Carney R. Smith, to Hugh H. Armistead, Trustee for Union Planters Bank NW MS, Beneficiary, said Deed of Trust being dated August 15, 1995, and filed for record on September 14, 1995, and recorded in Trust Deed Book 782, Page 610, Chancery Clerk's Office, DeSoto County, Mississippi. Thereafter, Union Planters Bank, N.A., formerly known as Union Planters Bank NW MS, assigned said Deed of Trust to Citizens Bank of Byhalia by Assignment Of Promissory Note And Deed Of Trust dated December 15, 2000, and filed for record on December 27, 2000 and recorded in Trust Deed Book 1275, Page 311, Chancery Clerk's Office, DeSoto County, Mississippi.

Citizens Bank of Byhalia, beneficiary, does hereby appoint and substitute Gary P. Snyder, as Trustee instead of Hugh H. Armistead, the said Trustee, being unable and unwilling to execute said Trust.

WITNESS THE SIGNATURE of the beneficiary, this the 17th day of January, 2001.

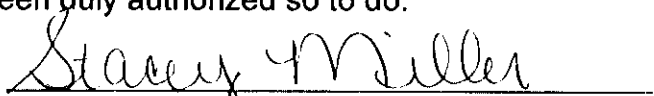
CITIZENS BANK OF BYHALIA



Tracy Davidson, President

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this 17th day of January, 2001, within my jurisdiction, the within named Tracy Davidson, who acknowledged that he is President of Citizens Bank of Byhalia, Byhalia, MS, and that in said representative capacity he executed the above and foregoing instrument, after first having been duly authorized so to do.



  
NOTARY PUBLIC

MY COMMISSION EXPIRES:

02-24-03

PREPARED BY AND RETURN TO: Gary P. Snyder, Watkins Ludlam Winter & Stennis, P.A., P.O. Box 1456, Olive Branch, MS 38654, 662-895-2996.